Case 18-23981-SLM Doc 40 Filed 10/15/18 Entered 10/16/18 10:88,26 Desc Main

Document Page 1 of 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY (NEWARK)

Caption in Compliance with D.N.J. LBR 9004-1 2010-4149

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Attorney for Wells Fargo Bank, N.A.

In Re:

Marcia A. Harris

Order Filed on October 15, 2018 by Clerk, U.S. Bankruptcy Court - District of New Jersey

Case No.: 18-23981-SLM

Chapter: 13

September 28, 2018

Hearing Date: August 22, 2018

Judge: Honorable Stacey L. Meisel

Recommended Local Form: \square Followed \boxtimes Modified

ORDER VACATING STAY AND ALLOWING PROSPECTIVE IN REM RELIEF AS TO REAL PROPERTY

The relief set forth on the following page is hereby **ORDERED**.

DATED: October 15, 2018

Honorable Stacey L. Meisel United States Bankruptcy Judge Upon the motion of Powers Kirn, LLC, Attorneys for Wells Fargo Bank, N.A. ("Wells Fargo") debtor(s)' mortgagee, under Bankruptcy Code Section 362(d) and 105(a) for relief from the automatic stay and Bankruptcy Code Section 1301 for relief from the co-debtor stay and prospective in rem relief as to certain property as hereinafter set forth, and for cause, it is

ORDERED that the automatic stay of 11 U.S.C. §362(a) and the co-debtor stay of 11 U.S.C. §1301 are hereby vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

⊠ Real property more fully described as 477 Elkwood Terrace, Englewood, NJ 07631-1937.

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the movant, its successors and assigns are granted prospective in rem relief as to the subject property, 477 Elkwood Terrace, Englewood, NJ 07631-1937, and may proceed without further Order of this Court in the event of any bankruptcy filed subsequent to the commencement of the instant case.

☐ Personal property more fully described as:

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, and any trustee and any other party who entered an appearance on the motion.